TEO FS-21

"Your Passport to Quality Health"

Fact Sheet

TRICARE offers affordable, quality medical care and pharmacy coverage for retired men and women who served in the U.S. military, regardless of age. TRICARE for Life (TFL) is available to all military retirees and their eligible family members who are 65 years of age and older, but only if they elect to purchase Medicare Part B coverage.

TFL Benefits Overview

You must be enrolled in Medicare Part B once you turn 65 years old in order for TRICARE to pay for any of your health care costs. For services payable by TRICARE but not Medicare (such as overseas care), TRICARE will pay the same as if you were under age 65. You will be responsible for the TRICARE fiscal year deductible and cost shares as under the TRICARE Standard program.

For services not payable by TRICARE, you are responsible for all or part of the medical bill.

If you receive care from a civilian provider in the U.S. who accepts Medicare, your provider will file the claim(s) with Medicare. Medicare will pay its portion, then automatically forward the claim to the TRICARE claims processor for the remaining amount. TRICARE will send its payment directly to your provider. You will receive an Explanation Of Benefits (EOB) that indicates the amount paid to your provider.

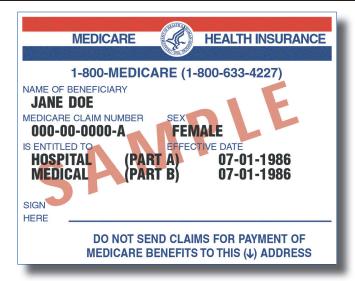
Enrolling in Medicare Part B

Overseas retirees remain eligible for Medicare and may purchase Medicare Part B upon reaching age 65, despite recent increases in the Social Security retirement age. According to the Social Security Administration (SSA), full-retirement age for Social Security benefits will gradually increase beginning with people born in 1938, and will continue to increase incrementally until it reaches

increase incrementally until it reaches age 67 for people born after 1959.

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However, the age for Medicare eligibility remains the same. Even if retirees are not eligible for full Social Security retirement benefits at age 65, they may still sign up for Medicare during their initial enrollment period (the three month period prior to the 65th birthday). The SSA will notify those who are approaching their 65th



birthday when this period begins. Military retirees who purchase Medicare Part B during this period will ensure their eligibility for TRICARE for Life benefits upon turning 65.

Waiting to Enroll in Medicare Part B

If military retirees choose to wait until they begin to receive annuity payments before enrolling in Medicare Part B, they will have to wait for the Medicare open enrollment season (January 1 through March 31 of each year) to purchase Part B. Since Part B purchases made during the open period are not effective until the following July, TRICARE for Life eligibility would also be delayed until the following July. There are many other rules associated with Medicare enrollment, including financial penalties for those retirees who do not enroll in Part B when first eligible at age 65. Visit the Social Security Administration online at www.ssa.gov for details.

You May Need to Make Initial Payments

Medicare sends a quarterly bill for the Medicare Part B premium to individuals if they are not yet receiving Social Security benefits. Beneficiaries who turn 65 in 2003 or later will be required to send their initial Medicare payments to the Centers for Medicare & Medicaid Services (CMS) since their first full-retirement annuity check will be delayed under the new SSA guidelines. Once beneficiaries begin receiving their full-retirement annuity checks, Medicare payments may be automatically deducted.

Where to Get More Information

For more information about TFL, beneficiaries may call or visit their local MTF or contact their nearest TRICARE Service Center. The TRICARE Europe website also hosts a retiree section with news and links to important information.

To find out how the new full-retirement age affects Social Security retirement benefits, visit *www.socialsecurity.gov*. Beneficiaries may also call the Social Security Administration at 1-800-772-1213; TTY (Telecommunications Device for the Deaf) users may call 1-800-325-0778.

Medicare Part B enrollment forms are available from Federal Benefits Unit (FBU) at certain U.S. Embassy or Consulates, or online at *www.medicare.gov/Basics/EnrollmentPackage.asp*. Beneficiaries may request Medicare enrollment forms by calling the numbers listed below.

Defense Enrollment Eligibility Reporting System (DEERS)



DEERS Updates Are Critical

TRICARE For Life beneficiaries who need to update or verify their eligibility, or beneficiaries who have received an Explanation of Benefits (EOB) stating that they need to update their eligibility should contact the nearest ID card facility for assistance. Information about DEERS records may be obtained at the DEERS Support Office at 001-800-538-9552. This office is open from 3 p.m. to 12:30 a.m. Central European Time.

TFL beneficiaries may also update their home addresses on the TRICARE web site at:

www.tricare.osd.mil/DEERSAddress.

Federal Benefits Unit (FBU) Contact Numbers

Beneficiaries may request Medicare enrollment forms from the FBU closest to their location:

(Country Code 49)

Choose a number based on th	e spelling of your last name:
A-Bud	069-75352384-2379
Bue-Doj	069-75352384-2421
Dok-Frog	069-75352384-2327
	069-75352384-2245
Gros-Hei	069-75352384-2495
Hej-Kloq	069-75352384-2389
	069-75352384-2392
Mb-Pt	069-75352384-2384
Pu-Schneh	069-75352384- 2383
	069-75352384- 2388
	069-75352384- 2326

[EDATE (Country Code 39)]

Rome	06-4674-2363 or 2394/2314/2618
Naples	081-5838-228 or 236

UNITED TO THE COUNTRY Code 44)

BELGIUM (Country Code 32)

Brussels02	2-5082388	
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Country Code 33)

Paris	0143-124705
Nice	049388-8995

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NORWAY (Country Code 47)

Oslo021308-976 or 895/	558
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(Country Code 41)

Bern0	31	-357	-723	5 0	r 738	O

AUSTRIA (Country Code 43)

Vienna	043-1	l-313397539
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POLAND (Country Code 48)

vvai schau	220203041
Krakau	124221400 or 124296655

SPAW (Country Code 34)

Madrid	.91-587	72261 or 6	52/63/6	4
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PORTUCAL (Country Code 351)

770-2	352 or 2	405/24	112/2413
/	70-2	70-2352 or 2	70-2352 or 2405/24

(Country Code 30)

Athens	1-720-2430	or 2782/	2431/	2425/	2465

ISRADL (Country Code 972)

1el Aviv2	-3597-544 or 531
Jerusalem	2-6285618